

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 20, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2015-16	2016-17	2016	2017
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,680.6	-12.0	459.9	158.4	507.9	118.7
1.2 Borrowings from Banks	588.0	57.9	138.7	-56.0	165.2	51.1
1.3 Other Demand and Time Liabilities	37.3	-145.4	124.7	-46.8	103.6	-148.8
2 Liabilities to Others						
2.1 Aggregate Deposits	104,952.8	-888.6	6,849.9	11,679.9	8,771.8	12,770.1
2.1a Growth (Per cent)		-0.8	8.0	12.5	10.5	13.9
2.1.1 Demand	10,644.3	-161.5	180.9	1,754.4	747.9	2,523.1
2.1.2 Time	94,308.4	-727.2	6,668.9	9,925.5	8,023.9	10,246.9
2.2 Borrowings	3,280.9	59.3	620.2	291.1	725.1	401.9
2.3 Other Demand and Time Liabilities	4,835.6	-298.5	-42.3	-204.8	155.7	305.9
3. Borrowings from Reserve Bank	158.8	-4.0	37.4	-2,165.9	521.5	-1,460.7
4 Cash in Hand and Balances with Reserve Bank	4,957.0	-96.1	156.4	508.2	414.3	536.3
4.1 Cash in hand	637.0	-111.8	79.3	62.7	93.1	24.2
4.2 Balances with Reserve Bank	4,320.0	15.6	77.1	445.6	321.2	512.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,930.9	-41.3	292.3	314.1	378.1	264.4
5.2 Money at Call and Short Notice	167.7	-70.3	-20.8	-181.2	-10.0	-37.5
5.3 Advances to Banks	308.7	-11.0	82.8	48.1	138.8	36.7
5.4 Other Assets	353.3	9.3	68.6	-24.5	196.6	-143.8
6 Investments	35,830.2	-521.7	2,075.9	9,575.1	2,092.0	8,836.0
6.1a Growth (Per cent)		-1.4	8.3	36.5	8.4	32.7
6.1 Government Securities	35,801.8	-535.0	2,078.0	9,562.5	2,092.1	8,826.3
6.2 Other Approved Securities	28.4	13.4	-2.1	12.6	-0.2	9.7
7 Bank Credit	74,177.8	43.6	5,190.6	1,681.6	6,915.5	3,623.0
7.1a Growth (Per cent)		0.1	7.9	2.3	10.9	5.1
7a.1 Food Credit	1,040.1	-27.2	77.7	-12.4	-8.1	18.3
7a.2 Non-food credit	73,137.6	70.8	5,112.9	1,694.0	6,923.6	3,604.7
7b.1 Loans, Cash credit and Overdrafts	72,152.9	77.9	5,235.1	1,815.7	6,899.9	3,794.0
7b.2 Inland Bills – Purchased	201.0	-7.0	-77.0	-56.1	-81.4	-66.1
7b.3 Discounted	1,196.2	-29.7	105.4	-92.5	153.3	-109.2
7b.4 Foreign Bills – Purchased	232.0	-8.3	-29.1	27.6	-30.3	19.9
7b.5 Discounted	395.7	10.7	-43.8	-13.1	-25.9	-15.7